Please add the following new claims:

14. A device for processing and displaying information obtained from coded data stored in a smart card, corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, the device comprising:

means for reading coded data from the memory of the smart card, storage means with reading/writing of data,

calculating means, and

data-display means,

characterized in that, with the memory of the smart card including several data registers respectively allocated to several different merchants and/or corresponding to several loyalty programs, said registers comprising files, called Behavior files, relating to the behavior of the holder of the card with the merchant or merchants concerned, the calculating means include means for formatting data output from the registers in a uniform way, the display means being configured to display, also in a uniform way, said information corresponding to said data thus formatted, and in that it further includes means for navigation through the stored data by a user of the device in order to obtain the display of said information.

15. The device as claimed in claim 14, characterized in that the means for formatting the data and for displaying the coded information in a uniform way comprise means for displaying a graduated scale.

16. The device as claimed in claim 15, characterized in that the means for displaying a graduated scale include means for calculating and interpreting data stored in the card so as to update them dynamically as a function of the data corresponding to at least one loyalty program, said calculating means being configured to: calculate for said program the number of intervals corresponding to the scale as a function of a predetermined unit of measurement of said program, calculate the constant size of each interval; display the end points of said scale and a state, called qualitative state, associated beforehand with said scale; calculate the distance between two graduations of the scale corresponding to an interval; calculate the level of the scale as a function of the data from the behavior files; and display said scale level.

- 17. The device as claimed in claim 14, characterized in that the navigation means comprise a touch screen.
- 18. The device as claimed in claim 14, characterized in that it includes the elements of a portable telephone.
- 19. The device as claimed in claim 14, characterized in that it includes the elements of a satellite decoder.
 - 20. The device as claimed in claim 14, characterized in that it includes the elements of a

personal digital assistant.

21. The device as claimed in claim 14, characterized in that it includes:

means for inputting the coded data stored in the smart card into an intermediate storage memory and for displaying this information obtained from said data,

means for storing coded data corresponding to one or more programs for keeping a user loyal to several merchants,

means for comparison between the data input into said intermediate memory and data stored in said information-storage means, and

means for processing the results of these comparisons in order to display updated information.

22. A method for processing and displaying information obtained from coded data stored in a smart card, corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, in which the coded data are read from the memory of the smart card, and they are stored in a memory with reading/writing of data, characterized in that, with the memory of the smart card including several registers respectively allocated to several different merchants and/or corresponding to several loyalty programs, said registers comprising files, called Behavior files, relating to the behavior of the holder of the card with the merchant or merchants concerned, an algorithmic processing is carried out in order to format information output from the registers in a uniform way, and said information thus formatted is displayed also in a uniform way.

- 23. The method as claimed in claim 22, characterized in that the stored data are navigated through in order to obtain the display of the information corresponding to the merchant and/or to the loyalty program sought.
- 24. The method as claimed in claim 23, characterized in that the coded information is displayed in the form of a graduated scale.
- 25. The method as claimed in claim 24, characterized in that the information obtained from the coded data is updated dynamically as a function of the data corresponding to at least one loyalty program, said update comprising the following stages:

for said program, the number of intervals corresponding to the scale is calculated as a function of a predetermined unit of measurement of the loyalty program,

the constant size of each interval is calculated,

the end points of said scale and a state, called qualitative state, associated beforehand with said scale are displayed,

the distance between two graduations of the scale corresponding to an interval is calculated, the level of the scale is calculated as a function of the data from the behavior file, and said scale level is displayed.

26. The method as claimed in claim 22, characterized in that: